

In re:
Hao To
Debtor

Case No. 15-15772-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Feb 17, 2021

User: admin
Form ID: 138NEW

Page 1 of 2
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2021:

Recip ID	Recipient Name and Address
db	+ Hao To, 363 E Broad Street, Malvern, PA 19355-2505
cr	+ Fay Servicing, LLC, Bankruptcy Department, 939 W. North Avenue Suite 680, Chicago, IL 60642-7138
cr	+ Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C., 51 E. Bethpage Road, Plainview, NY 11803-4224
cr	+ The Borough of Malvern, 1 East First Avenue, Malvern, PA 19355-2757
cr	+ Wilmington Savings Fund Society, RAS Crane LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
cr	+ Wilmington Savings Fund Society, FSB d/b/a Christi, c/o Fay Servicing, LLC, 3000 Kellway Dr. Ste 150, Carrollton, TX 75006-3357
13632950	American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13579612	+ Amex, PO Box 1270, Newark, NJ 07101-1270
13579613	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bk Of Amer, Po Box 982235, El Paso, TX 79998
13589190	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
13579616	+ Federal Natinal Mortgage Assoc, 3900 Wisconsin Avenue NW, Washington, DC 20016-2806
13635758	+ Jefferson University Hospital, Thomas Jefferson Univ. Hospital, PO Box 8500-3100, Philadelphia, PA 19178-0001
13579618	++ SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Seterus, 14523 Sw Millikan Way St, Beaverton, OR 97005
13673372	+ THE BOROUGH OF MALVERN, c/o Heather Burns Pozniak, Esquire, Lentz, Cantor & Massey, Ltd., 460 E. King Road, Malvern, PA 19355-3049
14328052	+ U.S. Bank Trust National Association, SN Servicing Corp, 323 5th St., Eureka, CA 95501-0305
14286441	+ Wilmington Savings Fund Society, Fay Servicing, LLC, 3000 Kellway Dr. Ste 150, Carrollton, TX 75006-3357

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 18 2021 04:03:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 18 2021 04:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 18 2021 04:02:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+ Email/Text: bknotices@sns.com	Feb 18 2021 04:03:00	U.S. BANK TRUST NATIONAL ASSOCIATION ET. AL., c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
13584379	Email/Text: mrdiscen@discover.com	Feb 18 2021 04:00:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
13579615	+ Email/Text: mrdiscen@discover.com	Feb 18 2021 04:00:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316

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13579617 + Email/Text: Diane@mvrlaw.com

Feb 18 2021 04:01:00

Martha E Von Resenstiel, PC, 649 South Avenue
Suite 7, Secane, PA 19018-3541

13579619 Email/Text: bankruptcy@td.com

Feb 18 2021 04:02:00

Td Bank N.A., 32 Chestnut St, Lewiston, ME
04240

TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13579614	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bk Of Amer, Po Box 982235, El Paso, TX 79998
cr	##+	Fay Servicing, LLC, 3000 Kellway Dr, Ste 150, Carrollton, TX 75006-3357
13825430	##+	Fay Servicing, LLC, Bankruptcy Department, 3000 Kellway Dr., ste 150, Carrollton, TX 75006-3357

TOTAL: 0 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 19, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2021 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor PROF-2013-S3 Legal Title Trust II by U.S. Bank National Association, as Legal Title Trustee bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
DAVID M. OFFEN	on behalf of Debtor Hao To dmo160west@gmail.com davidoffenecf@gmail.com; offendr83598@notify.bestcase.com
HEATHER BURNS POZNIAK	on behalf of Creditor The Borough of Malvern hbpozniak@lentzlaw.com
REBECCA ANN SOLARZ	on behalf of Creditor PROF-2013-S3 Legal Title Trust II by U.S. Bank National Association, as Legal Title Trustee bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 6

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Hao To

Debtor(s)

Bankruptcy No: 15-15772-elf

Chapter: 13

NOTICE OF DEADLINES

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court
Timothy B. McGrath
Clerk of Court

Dated: 2/17/21